

Information to identify the case:

Debtor 1	<u>Andrea N. Bullock</u>	Social Security number or ITIN	xxx-xx-0619
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-22325-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Andrea N. Bullock
aka Andrea N Gaddie

12/13/19

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Andrea N. Bullock
DebtorCase No. 14-22325-JAD
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: nsha
Form ID: 3180WPage 1 of 2
Total Noticed: 26

Date Rcvd: Dec 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2019.

db +Andrea N. Bullock, PO Box 81145, Pittsburgh, PA 15217-0645
 cr +Belmar Gardens, Inc., c/o The Rubinoff Company, 925 Liberty Avenue, 8th Floor,
 Pittsburgh, PA 15222-3730
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gallowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 cr +JPMorgan Chase Bank, N.A., 700 Kansas Lane, Mail Code, LA4-5555, Monroe, LA 71203-4774
 cr +Pennsylvania Housing Finance Agency, c/o Leon P. Haller, Esquire, 1719 North Front Street,
 Harrisburg, PA 17102-2305
 13867132 +Belmar Gardens, 925 Liberty Avenue, Pittsburgh, PA 15222-3730
 14036500 +Belmar Gardens, Inc., c/o The Rubinoff Company, Att: Property Manager,
 925 Liberty Avenue, 8th Floor, Pittsburgh, PA 15222-3730
 13867134 +Chase, PO Box 24696, Columbus, OH 43224-0696
 13867136 +David Apothaker, Esquire, 520 Fellowship Rd, C306, Mount Laurel, NJ 08054-3410
 14415728 +Deutsche Bank National Trust Company, a, Serviced by Select Portfolio Servicing,,
 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
 14072162 +Deutsche Bank National Trust Company, et al, c/o JPMorgan Chase Bank, N.A.,
 3415 Vision Drive, OH4-7142, Columbus, OH 43219-6009
 13927363 +George J. Pettrone, Esquire, 1112 South Braddock Avenue, Pittsburgh PA 15218-1262
 13920778 +Peoples Natural Gas Co LLC Equitable Division, 225 North Shore Drive,
 Pittsburgh, PA 15212-5860
 13867139 +Roger Matthews, Esquire, 11 Stanwix Street, Tenth Floor, Suite 1024,
 Pittsburgh, PA 15222-1312
 13867140 +Tri Valley Federal Credit Union, 1920 Cochran Rd, Pittsburgh, PA 15220-1101
 13937285 +U.S. Bank, National Association, Trustee for, Pennsylvania Housing Finance Agency,
 211 North Front Street, Harrisburg, PA 17101-1406

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 14 2019 02:15:57 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 13867133 EDI: CAPITALONE.COM Dec 14 2019 07:13:00 Cap One, PO Box 85520, Richmond, VA 23285
 13867135 +EDI: CREDPROT.COM Dec 14 2019 07:13:00 Credit Protection Asso, 13355 Noel Rd Ste 2100,
 Dallas, TX 75240
 13869929 EDI: DISCOVER.COM Dec 14 2019 07:13:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 13867137 +EDI: DISCOVER.COM Dec 14 2019 07:13:00 Discover Fin Svcs Llc, PO Box 15316,
 Wilmington, DE 19850-5316
 13933596 +E-mail/Text: kburkley@bernsteinlaw.com Dec 14 2019 02:16:13 Duquesne Light Company,
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 13867138 +EDI: RMSC.COM Dec 14 2019 07:13:00 Gecrb/Amazon, PO Box 965015, Orlando, FL 32896-5015
 13933436 EDI: PRA.COM Dec 14 2019 07:13:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 13867142 +E-mail/Text: rosec@trivalleyservice.com Dec 14 2019 02:15:48 Tri-Valley Service Fcu,
 1920 Cochran Rd, Pittsburgh, PA 15220-1101

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Deutsche Bank National Trust Company, formerly kno
 cr Deutsche Bank National Trust Company, formerly kno
 cr U.S. Bank National Association Trustee for the Pen
 13867141* +Tri Valley Federal Credit Union, 1920 Cochran Rd, Pittsburgh, PA 15220-1101
 13867143* +Tri-Valley Service Fcu, 1920 Cochran Rd, Pittsburgh, PA 15220-1101
 cr ###SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
 cr ###Tri Valley Federal Credit Union, Dodaro, Matta, & Cambest, P.C.,
 1001 Ardmore Blvd., Suite 100, Pittsburgh, PA 15221, UNITED STATES 15221-5233

TOTALS: 3, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: nsha
Form ID: 3180W

Page 2 of 2
Total Noticed: 26

Date Rcvd: Dec 13, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Deutsche Bank National Trust Company, formerly known as Bankers Trust Company of California, N.A., as Trustee, et al andygornall@latouflawfirm.com
Andrew F Gornall on behalf of Creditor Deutsche Bank National Trust Company, formerly known as Bankers Trust Company of California, N.A., as Trustee for Asset Backed Securities Corporation Long Beach Home Equity Loan Trust 2000-LB1 andygornall@latouflawfirm.com
Danielle Boyle-Ebersole on behalf of Creditor Deutsche Bank National Trust Company, formerly known as Bankers Trust Company of California, N.A., as Trustee, et al debersole@hoflawgroup.com, pfranz@hoflawgroup.com
Danielle Boyle-Ebersole on behalf of Creditor Deutsche Bank National Trust Company, formerly known as Bankers Trust Company of California, N.A., as Trustee for Asset Backed Securities Corporation Long Beach Home Equity Loan Trust 2000-LB1 debersole@hoflawgroup.com, pfranz@hoflawgroup.com
Francis E. Corbett on behalf of Debtor Andrea N. Bullock fcorbett@fcorbettlaw.com, fcorbett7@gmail.com
James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, formerly known as Bankers Trust Company of California, N.A., as Trustee for Asset Backed Securities Corporation Long Beach Home Equity Loan Trust 2000-LB1 bkgroup@kmlawgroup.com
John F. Cambest on behalf of Creditor Tri Valley Federal Credit Union jcambest@law-dmc.com, kmackulin@law-dmc.com
Leon P. Haller on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com, dmaurer@pkh.com; lrynard@pkh.com; mgutshall@pkh.com
Leon P. Haller on behalf of Creditor U.S. Bank National Association Trustee for the Pennsylvania Housing Finance Agency lhaller@pkh.com, dmaurer@pkh.com; lrynard@pkh.com; mgutshall@pkh.com
Mary Bower Sheats on behalf of Creditor Belmar Gardens, Inc. Mary@mbsheatslaw.com, mbsheats@gmail.com; Sheats@Gubinskylaw.com; G19303@notify.cincompass.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com

TOTAL: 14